

A year ago this week, President Obama signed into law the Affordable Care Act, or the ACA. The ACA gave families — not insurance companies — the freedom to control their own health care choices. Just a year after it became law, the ACA is making it easier for small businesses in Prince George's County to cover their employees, the law is taking important steps to bring down health care costs, and it's stopping insurance company abuses that bankrupt sick Marylanders or deny them coverage.

The ACA was an effort to respond to health care premiums that have more than doubled, to a coverage crisis that saw more than 40 million Americans — and nearly 770,000 Marylanders — going without coverage, and the skyrocketing cost of health care driving our country deeper into the red.

But I also supported health care reform because of the stories of ordinary Maryland families. Carla Smith of Upper Marlboro told me about her son and daughter, wondering where they'd find jobs that provided health coverage in this tough economy. Jessica Davila, a mother of a 4-year-old daughter from Fort Washington, told me about the pre-existing health condition that threatened her ability to get insurance and afford her medication.

Today, though, Smith's son and daughter — like all Americans 26 and under — can stay on their parent's insurance plan as they get their start in life. Jessica Davila has been able to purchase private insurance — and soon, thanks to the ACA, health insurance companies will no longer be able to deny coverage to any Americans with pre-existing conditions.

Those are just some of the benefits of reform — and many of them have already kicked in. The days of insurance companies placing unfair caps on coverage are over. Small businesses are starting to get tax credits to help them cover their employees. Across the nation, 3.5 million seniors — including 32,172 Maryland seniors — have received checks to help them pay for prescription drugs. Seniors in the "donut hole" prescription drug coverage gap started receiving a 50 percent discount on brand-name drugs — and ultimately, the "donut hole" will be eliminated altogether.

Despite those benefits, Republicans have worked hard to put insurance companies back in control. But the effects of repealing the health reform law would be disastrous for Prince George's families. In Maryland alone, insurance companies would take back the power to deny

coverage to as many as 343,000 individuals. As many as 12,100 small businesses would lose their health care tax credits. And almost 4,000 seniors in the "donut hole" would face higher drug costs.

On the national level, leading health care economist David Cutler found that repealing the ACA will cost us up to 400,000 jobs over the next decade. And the nonpartisan Congressional Budget Office found that repeal will pile more than \$1 trillion in debt on our children.

The people of Prince George's County are already seeing what the ACA means for their everyday lives. And, a year later, it would be a huge mistake to roll that progress back.

U.S. Rep. Steny H. Hoyer (D-Dist. 5) of Mechanicsville